

Table I.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.7%	50.2%	26.4%	13.9%	7.6%	2.9%	30.3%	4.5%
Industry group **								
Agric., fish., forest.	10.2% *	--	--	--	--	--	58.7% *	0.5% *
Mining and manufacturing	6.8%	26.6% *	16.8% *	11.9% *	9.6% *	4.2%	18.4%	6.0%
Construction	24.0%	51.3%	26.8%	27.4%	23.3%	3.9% *	30.3%	20.5%
Utilities and transp.	10.4%	--	3.8% *	18.3% *	6.3% *	10.0%	24.1% *	9.3%
Wholesale trade	6.5%	58.9%	22.3% *	11.3% *	3.1% *	1.0% *	29.6%	2.1% *
Fin. svcs. and real estate	4.3%	35.4%	43.3%	11.1% *	7.5% *	0.4% *	30.6%	2.1% *
Retail trade	5.1%	57.2%	22.4% *	6.2% *	3.6% *	1.6% *	28.2%	1.9% *
Professional services	6.7%	51.9%	24.5%	13.2%	2.6%	3.1% *	31.0%	3.2%
Other services	9.7%	49.1%	36.6%	12.0%	10.9% *	1.4% *	35.5%	4.5%
Ownership								
For profit, incorporated	7.9%	50.6%	25.4%	14.4%	9.2%	3.0%	29.1%	5.0%
For profit, unincorporated	9.4%	46.6%	22.4%	12.5% *	2.1% *	5.0% *	30.8%	4.1%
Nonprofit	5.5%	57.3%	39.3%	13.0%	6.8% *	1.6% *	38.2%	3.2%
Age of firm								
Less than 5 years	16.5%	42.7%	10.0% *	9.9% *	5.8% *	4.7% *	26.8%	4.5% *
5-9 years	17.7%	39.7%	20.1% *	18.1% *	11.7% *	3.7% *	28.6%	9.7% *
10-19 years	14.2%	55.8%	22.9%	12.2% *	5.7% *	1.1% *	29.0%	6.2%
20 or more years	6.3%	53.7%	32.4%	14.1%	7.7%	3.0%	32.1%	4.3%
Multi/single status								
2 or more locations	3.7%	--	35.1%	8.1%	6.0%	2.9%	22.9%	3.5%
1 location only	20.0%	50.2%	25.7%	15.5%	10.1%	4.2% *	30.9%	10.6%
Percent full-time employees								
Less than 25%	10.6%	--	53.0%	28.1%	7.1% *	0.0% *	39.5%	3.1% *
25-49 %	11.4%	76.0%	66.7%	20.8% *	2.5% *	0.3% *	61.5%	1.8% *
50-74 %	5.9%	39.3%	38.6%	10.7% *	2.5% *	0.9% *	33.0%	1.7% *
75% or more	7.7%	51.6%	22.7%	13.7%	8.2%	3.2%	28.7%	4.8%
Union presence								
No union employees	7.8%	49.4%	24.6%	10.8%	6.2%	2.8%	28.6%	4.0%
Has union employees	7.5%	58.3%	52.2%	40.7%	16.2%	3.3%	50.8%	5.8%
Percent low-wage employees								
50% or more low-wage	6.3%	62.9%	39.9%	10.9%	3.5% *	1.2% *	42.1%	2.1% *
Less than 50% low-wage	7.8%	49.1%	25.7%	14.0%	8.0%	3.1%	29.6%	4.7%
Percent women employees								
Less than 25%	11.1%	44.1%	25.4%	16.6%	10.6%	3.0%	27.5%	6.8%
25-49 %	8.4%	51.9%	30.2%	12.7%	7.7% *	5.6%	33.2%	6.1%
50-74 %	5.2%	56.8%	26.3%	11.5%	5.8% *	0.7% *	36.0%	2.0%
75% or more	5.1%	52.0%	23.4%	9.8% *	3.4% *	2.0%	27.1%	2.7%
Percent age 50 or older employees								
Less than 25%	10.2%	44.6%	22.6%	16.7%	7.3%	3.9% *	28.3%	5.8%
25-49 %	5.4%	51.5%	33.2%	8.0%	8.3%	2.7%	27.0%	3.9%
50-74 %	9.8%	52.5%	24.2%	20.5%	6.8%	1.7% *	34.5%	4.4%
75% or more	21.0%	70.3%	26.9% *	11.3% *	4.6% *	6.3% *	52.6%	6.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	3.19%	2.49%	1.66%	1.25%	0.45%	1.60%	0.46%
Industry group **								
Agric., fish., forest.	6.18% *	--	--	--	--	--	18.00% *	0.50% *
Mining and manufacturing	1.22%	10.31% *	5.44% *	4.05% *	3.41% *	1.16%	4.27%	1.27%
Construction	3.43%	9.51%	6.74%	7.23%	6.82%	1.84% *	4.57%	4.66%
Utilities and transp.	2.32%	--	3.83% *	11.48% *	3.98% *	2.74%	10.34% *	2.34%
Wholesale trade	1.28%	10.05%	9.38% *	3.91% *	1.35% *	0.73% *	5.49%	0.78% *
Fin. svcs. and real estate	1.00%	9.26%	10.29%	4.97% *	4.55% *	0.16% *	5.60%	0.94% *
Retail trade	1.09%	12.24%	6.87% *	2.32% *	2.09% *	0.87% *	5.70%	0.76% *
Professional services	0.76%	5.18%	4.14%	2.57%	0.75%	0.97% *	2.85%	0.75%
Other services	1.26%	6.62%	6.51%	3.05%	3.68% *	0.95% *	3.69%	1.21%
Ownership								
For profit, incorporated	0.58%	3.93%	2.92%	2.03%	1.78%	0.56%	1.86%	0.59%
For profit, unincorporated	1.29%	6.84%	5.12%	4.13% *	0.91% *	1.83% *	4.08%	1.18%
Nonprofit	0.82%	8.48%	8.93%	3.50%	2.22% *	0.66% *	4.97%	0.75%
Age of firm								
Less than 5 years	2.85%	7.69%	4.24% *	4.79% *	3.17% *	3.35% *	4.61%	2.09% *
5-9 years	3.23%	8.56%	8.18% *	6.20% *	5.63% *	3.53% *	5.35%	3.67% *
10-19 years	1.61%	5.57%	3.98%	3.89% *	2.07% *	0.56% *	2.90%	1.69%
20 or more years	0.49%	4.88%	3.76%	2.02%	1.52%	0.47%	2.25%	0.49%
Multi/single status								
2 or more locations	0.45%	--	8.31%	2.12%	1.45%	0.46%	4.23%	0.45%
1 location only	1.23%	3.23%	2.60%	2.04%	2.23%	2.52% *	1.71%	1.66%
Percent full-time employees								
Less than 25%	2.38%	--	13.53%	8.16%	4.58% *	0.05% *	11.22%	1.28% *
25-49 %	2.29%	10.95%	12.22%	6.42% *	1.33% *	0.19% *	7.66%	0.58% *
50-74 %	0.93%	7.53%	8.07%	3.43% *	1.35% *	0.73% *	4.67%	0.65% *
75% or more	0.50%	3.55%	2.62%	1.82%	1.40%	0.50%	1.75%	0.51%
Union presence								
No union employees	0.53%	3.18%	2.46%	1.39%	1.33%	0.59%	1.59%	0.55%
Has union employees	0.90%	14.16%	14.01%	9.71%	3.56%	0.67%	8.06%	0.84%
Percent low-wage employees								
50% or more low-wage	1.16%	11.28%	9.64%	2.52%	1.57% *	0.73% *	6.77%	0.65% *
Less than 50% low-wage	0.48%	3.29%	2.58%	1.74%	1.33%	0.48%	1.64%	0.49%
Percent women employees								
Less than 25%	0.96%	5.26%	3.85%	3.02%	2.23%	0.62%	2.48%	0.98%
25-49 %	1.13%	7.84%	5.65%	2.96%	3.15% *	1.29%	3.84%	1.17%
50-74 %	0.59%	5.75%	5.11%	2.42%	2.01% *	0.34% *	3.42%	0.48%
75% or more	0.65%	7.34%	4.55%	3.09% *	1.42% *	0.58%	3.47%	0.57%
Percent age 50 or older employees								
Less than 25%	0.96%	4.77%	3.38%	2.85%	1.84%	1.24% *	2.30%	1.03%
25-49 %	0.58%	7.34%	4.76%	1.53%	2.10%	0.51%	3.03%	0.57%
50-74 %	1.15%	6.35%	6.03%	5.21%	1.92%	0.52% *	3.84%	0.89%
75% or more	3.74%	7.69%	10.24% *	5.68% *	2.90% *	4.32% *	6.37%	3.14% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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